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CAPITAL \$50,000.

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First National Bank

WACO, TEXAS

CAPITAL, \$500,000. SURPLUS AND PROFITS, \$85,000.

DIRECTORS—E. Rotan, Wm. Cameron, Tom Padgett, J. K. Rose, W. V. Fort, W. M. Kellett, D. E. Wallace, W. R. Dunnica, Wm. Breunstedt, M. A. Cooper. Accounts of Banks, Bankers, Merchants and others are solicited. We possess unsurpassed facilities for making collections.

W. W. SELEY, Pres. M. A. SULLIVAN, Cashier. T. B. DOCKERY, Ass't Cashier.

CAPITAL \$135,000 SURPLUS \$50,000

THE WACO STATE BANK

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Read and keep Posted

Call on Winfrey & Hill for wagonette, for picnics, funerals etc. The finest in the city. Also first-class single and double rigs. The best attention given to boarding horses.

PERSONAL.

Mr. J. M. Lee, of Houston, is at the Royal.

Dr. W. R. Blalock, of McGregor, is at the Pacific.

Mrs. Harry Hudson of Caldwell, is in the city on a visit to her father, Mr. W. W. Slaughter.

Mr. W. A. Battaille, proprietor of the Texas circulation of the St. Louis Republic, is in the city.

Mr. Chester H. Storey formerly a citizen of Waco but now of Chattanooga, Tenn., is in the city. He is stopping at the Royal.

Ed White was arrested this afternoon and locked in the calaboose on account of being violent from excessive drink. He is said to be in a precarious condition, nearly approaching mani a potu.

The News regrets to announce that Mrs. S. J. Quay is again seriously ill. Her protracted illness has been frequently noticed in these columns and hopes were entertained of her speedy recovery until to-day she is much worse.

Mrs. R. H. Kingsbury is very ill at her home. Her children have been summoned by wire to her bedside. The News trusts her condition is not so serious as is feared and that she may meet her children with a smile born of a knowledge that she will be restored to health and vigor.

MILLINERY

AND

Hair-Dressing.

PARLORS 400 1/2 AUSTIN ST.

MRS. B. J. DOSS,

What I Know About Hardware and Interest.

The laws which regulate interest are similar to those which regulate insurance. The risk of loss determines the rate. Some property can be insured at 1 per cent, some at 2 1/2 per cent, some at 5 per cent, and some property cannot be insured for less than 10 per cent. Powder houses and oil houses cannot be insured at all. Some citizens of Waco can borrow all the money they want at 5 per cent., others have to pay 10 per cent.; others cannot borrow any money at any rate. An act to regulate the rise and fall of the Mississippi river or the rise and fall of the thermometer, would be no more absurd than an act to regulate the rate of interest or insurance. Our law makers in their great wisdom (?) thought that a 10 per cent. usury law would cause money lenders to run after borrowers and beg them to take their money at a low rate. If any borrower has been overwhelmed with offers of cheap money, the fact has never been made known. No one will pay 15 per cent. for money unless it will cost him more not to borrow, but under the law, loans whose risk is worth more than 10 per cent. cannot be made at all.

I loaned our visiting firemen a large lot of knives and forks and tea-spoons for one meal. The knives and forks I offer now at 50 cents a set. The same kind new are cheap at 75 cents. The spoons—heavy triple tinned steel, I offer at 25 cents a set, new ones cost 40 cents. I have just unloaded a car of roofing pitch and tar paper which is used for gravel roofs also to keep moths out of woollens. Remember that I am headquarters for Mason fruit jars and hay baling ties.

ED. STRAUSS,
Corner Fourth and Mary Streets.

A Storekeeper's Lucky Speculation.

Among the bidders for packages, contents unknown, at the Delaware, Lackawanna and Western Railroad company's annual sale of unclaimed freight at Hoboken a few days ago was Hiram Kistler, who keeps a store at Stroudsburg, Pa. He deals somewhat in books and stationery. Among the packages offered at the railroad company's sale was a large box, the shape and general appearance of which convinced Storekeeper Kistler that it contained books and paper. He thereupon speculated, and the box was knocked down to him for ten dollars.

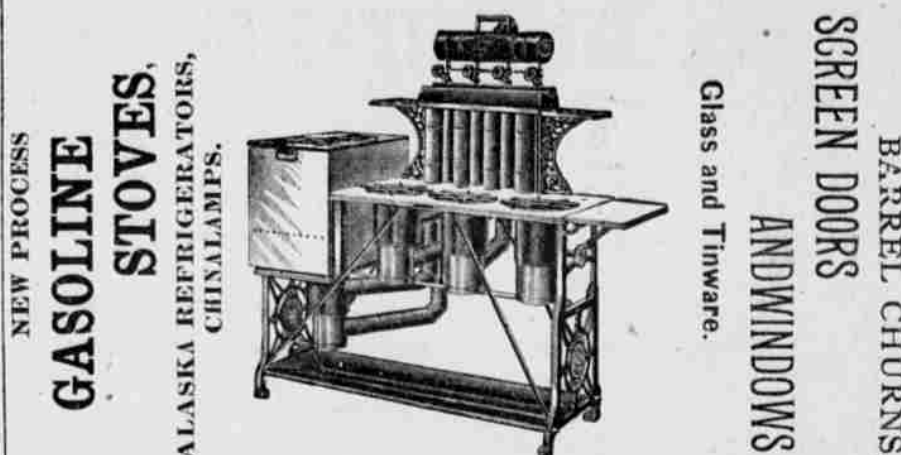
The package weighed 200 pounds. He shipped it to Stroudsburg, and when it was opened he found that, instead of books and paper, he had purchased 200 pounds of subnitrate of bismuth, worth from \$350 to \$400.—New York Letter.



A woman may sew, and a woman may spin,
And a woman may work all day,
But!—when CLAIRETTE SOAP comes into her house
Then vanish all troubles away.

CLAIRETTE SOAP IS MADE
ONLY BY N. K. FAIRBANK & CO. ST. LOUIS.

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O. W. DAVID
PROPRIETOR.

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